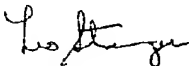


JUN 02 2005

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below. Fax 703-872-9306



Date: June 2, 2005

Leo Stanger

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**  
 Serial No : **09/611,905**  
 Filed : **July 7, 2000**  
 For : **Method and System to Create and Distribute Excess Funds From Consumer Spending Transactions**  
 Docket : **EPC-8C**  
 Art Unit : **3624**  
 Examiner : **Dr. Narayanswamy Subramanian (Tel 571-272-6751)**

Hon. Commissioner for Patents  
 PO Box 1450  
 Alexandria, VA 22313-1450

## COVER SHEET FOR RESPONSE TO RESTRICTION REQUIREMENT

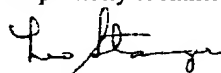
Sir:

Pursuant to the May 20, 2005 Office Action, transmitted is a response.

STATUS OF CLAIMS					
	AFTER AMEND	HIGHEST PAID FOR	NO. EXTRA	RATE	NET
Total	57	57	0	x \$9 =	\$ 00.00
Independ	5	5	0	x \$43 =	\$ 00.00
Multiple Dep. Claims, if any					\$ 00.00
Total Due					\$ 00.00

It is respectfully requested the US Patent and Trademark Office charge any amounts due, or credit any excess payments, to Deposit Account No. 194124.

Respectfully submitted,



Leo Stanger  
 Registration No. 19,188

P.O. Box 1455  
 382 Springfield Avenue  
 Summit, NJ 08901  
 (908)

277-8588

**RECEIVED**  
**CENTRAL FAX CENTER**  
**JUN 02 2005**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**  
Serial No : **09/611,905**  
Filed : **July 7, 2000**  
For : **Method and System to Create and Distribute Excess Funds From  
Consumer Spending Transactions**  
Docket : **EPC-8C**  
Art Unit : **2164**  
Examiner : **Dr. Narayanswamy Subramanian (Tel 571-272-6751)**

Hon. Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

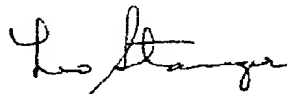
Sir:

In response to the May 20, 2005 Office Action, applicant elects to prosecute the claims in group III, namely claims 21-31, 41-53, 55, 56 and 58-66.

Applicant reserves the right to prosecute the unelected claims in one or more separate applications that retain the priority dates of this application and all antecedent applications.

A favorable action is solicited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Leo Stanger". The signature is fluid and cursive, with the first name "Leo" and last name "Stanger" clearly distinguishable.

Leo Stanger  
Registration No. 19,188

P.O. Box 1455  
382 Springfield Avenue  
Summit, NJ 07901  
(908) 277-8588

AM11